

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ebony T Johnson
 Debtor

Case No. 19-12324-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db +Ebony T Johnson, 2717 Moore Street, Philadelphia, PA 19145-1713

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Ebony T Johnson dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
 jschwartz@mesterschwartz.com

KEVIN G. MCDONALD on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 PAMELA ELCHERT THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov,
 karenablalock@phila.gov

REBECCA ANN SOLARZ on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	CHAPTER 13
)	
EBONY T. JOHNSON,)	
)	
Debtor	)	CASE NO. 19-12324-ELF
-----)	
CAPITAL ONE AUTO FINANCE,)	
A DIVISION OF CAPITAL ONE, N.A.	)	<u>HEARING DATE:</u>
Movant	)	Tuesday, November 5, 2019
	)	9:30 a.m.
vs.)	
)	
EBONY T. JOHNSON, Debtor, and	)	<u>LOCATION:</u>
MAURICE RENTIE, Codebtor	)	U.S. Bankruptcy Court
	)	Eastern District of Pennsylvania
Respondent	)	Courtroom # 1
and	)	900 Market Street
WILLIAM C. MILLER,	)	Philadelphia, PA 19107
Trustee)	

ORDER APPROVING STIPULATION

COME NOW, this day of , 2019, debtor *Ebony T. Johnson*, and non-filing codebtor, Maurice Rentie, through Debtor's attorney, *David M. Offen, Esquire*, and Capital One Auto Finance, a division of Capital One, N.A. ("COAF") by and through its attorneys, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Motion for Relief from the Automatic Stay:

WHEREAS the Debtor and Codebtor own a 2010 BUICK Lacrosse Sedan 4D CXL AWD, V.I.N. 1G4GD5EG4AF226610 ("vehicle"); and

WHEREAS COAF filed a Motion for Relief from the Automatic Stay ("Motion") with respect to missed post-petition payments; and

WHEREAS the Debtor has filed a Response to the Motion; and

WHEREAS the Debtor and COAF seek to resolve the Motion; it is hereby stipulated and

agreed that:

1. The owed balance is \$3,982.98 with respect to the vehicle, plus \$306.00 in attorney's fees and costs as of November 5, 2019.
2. The Debtor shall move to confirm an amended Chapter 13 plan providing payment of the remaining owed balance, totaling \$4,288.98.
3. If Debtor shall fail to have a plan conforming to this Stipulation and Debtor fails to cure said default within fifteen (15) days after notice by COAF (or its counsel) of said default, counsel for COAF may file a Certification of Default with the Court setting forth Debtor's default and COAF shall be granted relief from the automatic stay provisions of Section 362 and 1301 of the Bankruptcy Code (11 U.S.C. §§ 362 & 1301), and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law without regard to any future conversion of this matter to a different form of bankruptcy.
4. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay the balance due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payment in accordance with this paragraph, then COAF, through counsel, may file a Certification of Default setting forth said failure and COAF shall be granted relief from the automatic stay provisions of Section 362 and 1301 of the Bankruptcy Code (11 U.S.C. §§ 362 & 1301) and COAF is then also free to proceed with exercising its rights and remedies as may be allowed under State and Federal law.
5. The failure by COAF, at any time, to issue a Notice of Default or file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of COAF's rights hereunder.

6. COAF shall send the title to the debtor upon receipt of the total of \$4288.98 as listed in paragraph 2 above.

7. This Stipulation is a supplement and in addition to the Contract between the parties and not in lieu thereof.

8. Facsimile signatures shall be accorded the same force and effect as an original signature, and may be submitted to the Court.

Date: 11/20/19




Eric L. Frank
U.S. BANKRUPTCY JUDGE

Balance:	\$ 3,982.98
Counsel Fees:	\$ 306.00
Total:	\$4,288.98

Capital One Auto Finance,
a division of Capital One, N.A.
By Counsel: Mester & Schwartz, P.C.

By: _____



Jason Brett Schwartz, Esquire
Mester & Schwartz, P.C.
1333 Race Street
Philadelphia, PA 19107
(267) 909-9036

DATED: _____

11/18/19

Seen and agreed to -- We hereby consent to the form and entry of the foregoing Order.

Debtor: Ebony T. Johnson

By Counsel for Debtor: David M. Offen, Esquire

By: 
David M. Offen, Esquire
The Curtis Center
601 Walnut Street
Suite 160 West
Philadelphia, PA 19106
(215) 625-9600

DATED:

Chapter 13 Trustee

By: _____
William C. Miller, Trustee
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105
(215) 627-1377

DATED: